

Housing Information

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Special points of interest:

- Housing Market Crisis - Support to Soldiers and Families
- Living with Fort Drum Mountain Community Homes
- The Timbers, Exclusive On-Post Apartments for Single NCOs and Officers
- 2010 BAH Rates
- Web links to the North Country

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Welcome to Fort Drum

Fort Drum and the 10th Mountain Division are growing. Today there are over 18,000 Soldiers on the Installation, growing to approximately 19,200 by 2013. Family housing options are also growing with over 800 new rental homes being constructed off post and another 1,399 new homes on post. A 192-room apartment complex, The Timbers, has been constructed on post for single senior enlisted Soldiers and single officers. This brings the total rental market to over 9,000 adequate units.

At the present time, overall market vacancy rate in the local area is approximately 5-7%. However, many of these vacancies consist of two-bedroom apartments, both older and new

construction, which may be ideal for smaller Families. If your Family is seeking a larger home, you may experience some difficulty finding an ideal rental as three, four and five bedroom apartments are not as readily available. In this case, you should consider rentals further away, but still within a 30 minute commuting distance or you may wish to consider renting or purchasing a single Family home that will better meet additional bedroom requirements.

The Welcome Home Center, located in Clark Hall, may well be the single most important place, other than your unit, that you will encounter during your tour here. It is important that the staff get to know you

and that you understand the services available to you.

Welcome Home Center staff are committed to making your tour as pleasant as possible by helping you obtain adequate housing and providing assistance in renting or purchasing a home.

Market Housing information and counseling is available at the Welcome Home Center in Clark Hall, part of the Soldiers' Support Center at 10720 Mount Belvedere Boulevard. Staff can provide information on all types of rental housing, Government leased housing, and homes for sale by owner. Maps, brochures and a computer Internet café are available for use.

Housing Market Crisis - Support to Soldiers and Families

"Not only do I have to worry about staying alive, but now I got to worry about whether or not my Family's going to get kicked out of the house." – SSG Daniel Escamilla, mortgage payments tripled while in his third combat tour in Iraq, source USA Today, 24 April 2008.

Increasing variable home interest rates, plummeting home market values, historic numbers of foreclosures and an overall economic down turn has combined to create the housing market crisis, which has increased the stress on Soldiers and their Families. Therefore, the Army put together a task force to determine the magnitude of the situation and to seek programs and ways to assist Soldiers in resolving their housing problems.

The nation may be experiencing a housing market crisis, but the chain of command, military and civilian resources, and the Army One Source website can provide information to Soldiers and Families to help overcome most housing and financial challenges. During these turbulent financial times, the Army wants to assist in guiding our Soldiers and their Families to the right housing solution for them. To do this, they have created the My Army One Source web page www.myarmyonesource.com.

My Army One Source provides direct links to a multitude of local, national and

federal websites to assist Soldiers with housing and financial needs depending on their personal situation. In addition to these web sources, Soldiers and Families can also seek assistance through Commanders, Chaplains, Judge Advocates, Army Community Services, Army Emergency Relief or Housing Services Office personnel.

More information on
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Housing Market Crisis - Support to Soldiers and Families

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Available Assistance

Soldier PCS	Soldier Unable to Sell	Soldier in Financial Crisis	Other Federal Agencies
<ul style="list-style-type: none"> Housing Financial Road Show • Installation Information for Soldiers and Families Programs available • Train installation staff Homeowners Assistance Program (HAP) proposed language • WTU/Surviving Spouses • BRAC Causation PCS • Sunset Clause Sep 12 Purchased prior to Jul 06 Housing Services Office Automated Housing Referral Network (list home for sale or rent) G-1 Revising BAH waiver criteria to include Families remaining at prior location (unable to Sell/Rent home) MakingHomeAffordable.gov – ARRA program – Refinance & Mitigation 	<ul style="list-style-type: none"> Homeowners Assistance Program (HAP) proposed language • WTU/Surviving Spouses • BRAC Causation PCS • Sunset Clause Sep 12 Purchased prior to Jul 06 AER loans to assist Soldiers on rent and mortgages G-1 Revising BAH waiver criteria to include Families remaining at prior location (unable to Sell/Rent home) Joint Federal Travel Regulation Revisions • Changed to allow payment of moves by Military renters due to landlord foreclosure 	<ul style="list-style-type: none"> Army Community Services financial counseling • Spouse employment counseling Army Emergency Relief • Loans for Rent/Mortgage • Grants for Rent / Mortgage Chaplain support TJAG support • Foreclosure/Bankruptcy Federal and State refinance programs Command involvement MakingHomeAffordable.gov – ARRA program – Refinance & Mitigation National Foreclosure Mitigation Counseling (NFMC) Program Veterans' Benefits Improvement Act of 2008 • Assist sub prime mortgages to refinance into more affordable VA guaranteed loan 	<ul style="list-style-type: none"> Veterans' Benefits Improvement Act of 2008 • Assist veterans with sub prime mortgages to refinance into more affordable VA guaranteed loan. Service members Civil Relief Act • Prevents foreclosure on a pre-service mortgage without a court order; allows Soldiers to reduce a pre-service obligation to 6%. Fannie Mae • Soldiers allowed to stay in foreclosed properties and rent from bank 



Housing Crisis Resources

Local and Installation Resources

- Army Community Services (ACS) Financial Counseling
- Army Emergency Relief: Offers grants and loans for Soldiers who are renting off post
- Legal Assistance
- Housing Services Office: Provides counseling and referral assistance
- Automated Housing Referral Network (AHRN) offers listings that are targeted to military personnel
- Federal and state refinance programs

Websites

- | | |
|---|--|
| • Military OneSource | www.militaryonesource.com |
| • Army OneSource | www.myarmyonesource.com |
| • Military Homefront | www.militaryhomefront.com |
| • Army Housing OneStop | https://onestop.army.mil |
| • Automated Housing Referral Network (AHRN) | www.ahrn.com |
| • Army JAG | www.jagcnet.army.mil |
| • Housing Assistance Program (HAP) | www.hap.usace.army.mil |

Fort Drum Mountain Community Homes

On Post Housing



Fort Drum Mountain Community Homes is creating vibrant communities for today's active military Families.

These homes are situated within welcoming communities highlighting walkable neighborhoods, lively community centers, attractive open spaces and active hiking and biking trails which allow for resident interaction.

Mountain Community Homes puts residents first by offering conven-

iently located community centers with neighborhood-based property management and active resident programs.

To date, on post inventory consists of 3,298 homes, end state will equal 3,669 homes.

To contact the Welcome Home Center for more information, call 315-955-6644 or visit them on line at <http://www.fortdrummch.com> or visit them in person at Clark Hall, 2nd Floor, 20720 Mount Belvedere Boulevard, Fort Drum.



*Opening the Door to a New
Military Living Experience*



microwave, gas range and dishwasher.

The Timbers is now leasing! Contact 772-8000 for leasing information or visit them on line at <http://www.fortdrumtimbers.com>.



The Timbers

Convenience...Camaraderie...Close By

The Timbers, a Fort Drum Mountain Community Homes, LLC project involves the development and construction of 192 apartments for single and unaccompanied Soldiers, E6 and above and officers, at Fort Drum.

Until now, no dedicated community existed for this group on Fort Drum. The Timbers provides quality, modern housing options for a growing 10th Mountain Division.

The Timbers is an apartment community made up of four buildings. Each of these buildings consists of four floors of apartments with 64 one-bedroom and 128 two-bedroom units. Each floor has elevator access with staircase availability as well.

Along with a washer and dryer, the apartments also come equipped with black ENERGY STAR appliances including a refrigerator,

Advance Station Housing

If you find you need money for a security deposit or you need assistance paying the pro-rated first month's rent, one option is to apply for Advance Station Housing Allowance (ASHA).

ASHA is authorized for Soldiers moving into a house or apartment for first month's rent and required

deposits. DA Form 4187 must be submitted through the Soldier's chain of command. A copy of the rental agreement or intent to rent must be attached. After approval by the commander, the form is submitted to Finance for processing.

Once the application is received at Finance, the average time to

receive the money in your bank account is approximately 1—2 weeks.



2010 BAH Rates

GRADE	W/DEPEND-ENTS	W/O DEPEND-ENTS
E-1	\$1245	\$960
E-2	1245	960
E-3	1245	960
E-4	1245	960
E-5	1314	1107
E-6	1473	1188
E-7	1545	1251
E-8	1623	1344
E-9	1716	1395
W-1	1476	1221
W-2	1578	1344
W-3	1674	1401
W-4	1734	1491
W-5	1803	1563
0-1E	1563	1314
0-2E	1659	1383
0-3E	1743	1473
0-1	1332	1179
0-2	1470	1290
0-3	1668	1416
0-4	1830	1554
0-5	1944	1599
0-6	1962	1674
0-7+	1983	1707

Web Links of Interest



- Housing, <http://www.drum.army.mil/garrison/pw/housing.asp>
- Fort Drum Mountain Community Homes, <http://www.fortdrumcommunities.com>
- Housing Welcome Packet, <http://www.drum.army.mil/garrison/pw/WelPac.html>
- One Stop Army, <https://onestop.army.mil>
- Automated Housing Referral Network, <http://www.ahrn.com>
- Drum Country, <http://drumcountry.com>
- For Sale By Owner Property Marketing Services in Northern New York, <http://www.nnyrealty.com>

- Jefferson County / Lewis County Board of Realtors Multiple Listing Service, <http://www.nnymls.com>
- St. Lawrence County Board of Realtors, <http://slcmis.com>
- USDA Rural Development, <http://www.rurdev.usda.gov/ny>
- Homes by Owner, <http://www.homesbyowner.com/watertown>
- Apartment Rentals, Homes for Sale, Classified Ads, <http://www.watertown.craigslist.org>
- Local news, weather, classifieds, business advertisements, <http://www.newzjunkie.com>
- The Greater Watertown North Country Chamber of Commerce, <http://www.watertownny.com/>

leave may be charged for the 10-day period.

Temporary Lodging Expense (TLE) is designed to partially offset lodging and meal expenses when a service member and / or dependents need to occupy temporary lodging in the Continental United States (CONUS) in connection with PCS. The member receives TLE up to \$180 per day.

Soldiers assigned to Fort Drum are authorized up to 60 days TLE until 31 Dec 11 in accordance with Joint Forces Travel Regulation (JFTR) .

- Free Watertown Classified Ads, <http://www.watertownads.com>
- Neighbors of Watertown, Inc., <http://www.neighborsofwatertown.com>
- Housing Assistance Program, <http://www.hap.usace.army.mil/HowToApply.html>
- Housing and Urban Development (HUD), <http://www.hud.gov/hopeforhomeowners/>

WELCOME HOME CENTER

Address:
10720 Mount Belvedere Boulevard
Room A2-54
Fort Drum, NY 13602-5097
E-Mail: welcomehome@fdmch.com

Phone: 315-955-6644
Fax: 315-773-7671

Army Community Housing Off Post Housing

Fort Drum was unique in that for 20 years it provided off post housing in surrounding communities in addition to on post Family housing. However, those lease agreements have ended with 1,700 of the 2,000 homes becoming market rentals.

On 30 Sep 10, the remaining 300 apartments in the LeRay Heights Community will revert to market housing. Current residents should begin to receive information on rental rates and lease terms to be expected in the near future.

PCS Entitlements

Military members may request (from their Commander, O-5 and above) up to 10 days permissive Temporary Duty (TDY) anytime after receiving written reassignment orders in conjunction with a Permanent Change of Stations (PCS) move between and within the 50 states and the District of Columbia. Permissive TDY means there is no transportation or per diem paid, but members are not charged leave. On the first day of permissive TDY, paperwork must be signed at the Housing Services Office (HSO) or